

### Listing of the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (currently amended) A method of authenticating [[the]] payee information printed on a negotiable instrument, comprising ~~the steps of:~~

storing [[the]] identification information of [[the]] a payee in a central computer system thereby creating stored identification information;

recalling [[said]] the stored identification information; [[and]]

affixing [[said]] the stored identification information on [[said]] the negotiable instrument thereby creating affixed identification information;

recalling [[said]] the stored identification information when [[said]] the negotiable instrument is presented for payment; and

comparing [[said]] the stored identification information with [[said]] the affixed identification information to determine if the affixed identification information has been altered.

2. (cancelled)

3. (currently amended) The method as claimed in Claim 1 wherein [[said]] the identification information contains information to positively identify [[said]] the payee.

4. (currently amended) The method as claimed in Claim 1 wherein [[said]] the identification information includes a digitized picture of [[said]] the payee.

5. (currently amended) The method as claimed in Claim 1 wherein [[said]] the identification information includes biometric data of [[said]] the payee.

6. (currently amended) The method as claimed in Claim 1 wherein [[said]] the affixed identification information contains machine-readable information.

7. (currently amended) The method as claimed in Claim 6 wherein ~~[[said]]~~ the machine-readable information is in magnetic ink character recognition fonts.
8. (currently amended) The method as claimed in Claim 6 wherein ~~[[said]]~~ the machine-readable information is in optical character recognition fonts.
9. (currently amended) The method as claimed in Claim 6 wherein ~~[[said]]~~ the machine-readable information is in bar coded fonts.
10. (currently amended) The method as claimed in Claim 1 wherein ~~[[said]]~~ the affixed identification information ~~further contains~~ includes additional human-readable issuing bank identifying information selected from the group consisting essentially of icons, logos, telephone numbers, ~~[[or]]~~ and web site addresses.
11. (currently amended) The method as claimed in Claim 1 wherein the step of comparing ~~[[said]]~~ the stored identification information with ~~[[said]]~~ the affixed identification information comprises at least one telephone device, ~~said telephone device~~ being in operable ~~connection~~ communication ~~[[to]]~~ with a communication network.
12. (currently amended) The method as claimed in Claim 11 wherein ~~[[said]]~~ the telephone device is an audio response activated device.
13. (currently amended) The method as claimed in Claim 1 wherein the step of comparing ~~[[said]]~~ the stored identification information with ~~[[said]]~~ the affixed identification information comprises at least one scanner device, ~~said scanner device~~ being in operable ~~connection~~ communication ~~[[to]]~~ with a communication network.
14. (currently amended) The method as claimed in Claim 13 wherein ~~[[said]]~~ the scanner device is ~~a device~~ selected from the group consisting essentially of a magnetic ink character recognition, a bar code font recognition, and optical character font recognition devices.

15. (currently amended) The method as claimed in Claim 13 wherein ~~[[said]] the~~ scanner device is ~~further~~ in operable ~~connection~~ communication with a terminal device.
16. (currently amended) The method as claimed in Claim 15 wherein ~~[[said]] the~~ terminal device is capable of transmitting and receiving data to and from the issuing bank check database.
17. (currently amended) The method as claimed in Claim 13 wherein ~~[[said]] the~~ scanner device includes an image capture device capable of generating, storing and transmitting digitized images of the bank check to a database.
18. (currently amended) The method as claimed in Claim 15 further comprising a keyboard device, ~~said keyboard device~~ being in operable ~~connection~~ communication with ~~[[said]] the~~ terminal device and being capable of key entry initiation of computer commands to provide interactive electronic communication access.
19. (currently amended) The method as claimed in Claim 15 further comprising a screen display device, ~~said screen display device~~ being in operable ~~connection~~ communication with ~~[[said]] the~~ terminal device and being capable of displaying images of ~~[[said]] the~~ stored identification information.
20. (New) A method of authenticating information printed on a negotiable instrument, comprising:
- storing information in a central computer system thereby creating stored information;
  - recalling the stored information;
  - affixing the stored information on the negotiable instrument thereby creating affixed information;
  - recalling the stored information when the negotiable instrument is presented for payment;
  - and

comparing the stored information to the affixed information to determine if the affixed information has been altered.